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INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION <small>APR 12 2002 (FORM PTO-1449)</small> <small>(Substitute)</small>		Docket No.: 617-010487-US(PAR)		Serial No.: 09/928,026		
		Applicant(s): Lauri PIIKIVI				
		Filing Date: 8/10/01		Group:		
U.S. PATENTS						
Initials	Patent Number	Issue Date	Name		Class	Sub-class
U.S. PATENT PUBLICATIONS						
Initials	Publication No.	Pub. Date	Name		Class	Sub-class
FOREIGN PATENT DOCUMENTS						
Initials	Document Number	Date	Country	Name		Translation? Yes/No/n/a
TT	WO 01/61659 A1	8/23/01	PCT	Mastercard International Incorporated		N/a
TT	WO 01/27887 A1	4/19/01	PCT	Mastercdard International Incorporated		N/a
TT	WO 98/40982	9/17/98	PCT	Visa International		N/a
TT	WO 01/78316 A2	10/18/01	PCT	Domiras Oy		N/a
OTHER DOCUMENTS (Title, Author, Date, Pages, Etc., if known)						
TT	"Nokia Demonstrates Electronic Mobile Payment Services With Visa And MeritaNordbanken", 2000.					
TT	"Mobile Commerce EMV Card Based Client Model Architecture Document", 2001.					
Examiner's Signature: <i>[Signature]</i>			Date Considered: 03.10.05			
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